

<b>Information to identify the case:</b>		
Debtor 1:	<b>Scott T. Penzerro</b>	Social Security number or ITIN: xxx-xx-8982 EIN: --
	First Name Middle Name Last Name	
Debtor 2:	<b>Angela M. Horner</b>	Social Security number or ITIN: xxx-xx-8774 EIN: --
(Spouse, if filing)	First Name Middle Name Last Name	
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA	Date case filed for chapter: 13 5/12/22
Case number:	22-10212-TPA	

## Official Form 309I

### Notice of Chapter 13 Bankruptcy Case

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Scott T. Penzerro	Angela M. Horner
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1014 Arlington Drive Greenville, PA 16125	1014 Arlington Drive Greenville, PA 16125
<b>4. Debtor's attorney</b> Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. - Fri. Pittsburgh Office: 9:00a.m. - 4:30p.m. Erie Office: 9:00a.m. - 4:30p.m.  Contact phone 814-464-9740  Date: 6/27/22

**For more information, see page 2**

Case number **22-10212-TPA**

[illegible]

In re:  
Scott T. Penzerro  
Angela M. Horner  
Debtors

Case No. 22-10212-TPA  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-1  
Date Rcvd: Jun 27, 2022

User: auto  
Form ID: 309I

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 29, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Scott T. Penzerro, Angela M. Horner, 1014 Arlington Drive, Greenville, PA 16125-8885
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15480762	+ AES, Attn: Bankruptcy, Po Box 64378, St. Paul, MN 55164-0378
15492636	+ EMP of Mercer County LTD, 740 E State Street, Sharon, PA 16146-3328
15480772	+ Fnb Cons Disc Co, 41-A Hadley Road Po Box 152, Greenville, PA 16125-0152
15492638	+ Primary Health Network, 220 N Buhl Farm Drive #A, Hermitage, PA 16148-1786
15492639	+ Uown Leasing, 10500 University Center Dr 140, Tampa, FL 33612-6415

TOTAL: 7

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Jun 27 2022 23:48:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
aty	+ Email/Text: BKRMailOps@weltman.com	Jun 27 2022 23:48:00	Garry Alan Masterson, c/o Weltman, Weinberg & Reis, 965 Keynote Circle, Brooklyn Hts., OH 44131-1829
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Jun 27 2022 23:48:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Jun 28 2022 03:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 28 2022 03:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 27 2022 23:48:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Jun 27 2022 23:48:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: RECOVERYCORP.COM	Jun 28 2022 03:48:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480763	+ Email/Text: backoffice@affirm.com	Jun 27 2022 23:49:00	Affirm, Inc., Attn: Bankruptcy, 30 Isabella St,

District/off: 0315-1

User: auto

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			Floor 4, Pittsburgh, PA 15212-5862
15490232	+ EDI: AISACG.COM	Jun 28 2022 03:48:00	Ally Bank c/o AIS Portfolio Services, LP, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15480764	+ EDI: GMACFS.COM	Jun 28 2022 03:48:00	Ally Financial, Attn: Bankruptcy, Po Box 380901, Bloomington, MN 55438-0901
15490030	+ Email/Text: BKRMailOps@weltman.com	Jun 27 2022 23:48:00	Byrider Finance, LLC DBA CNAC, c/o Weltman, Weinberg & Reis Co LPA, 965 Keynote Circle, Cleveland, OH 44131-1829
15480765	+ EDI: CAPITALONE.COM	Jun 28 2022 03:48:00	Capital One, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15484636	EDI: CAPITALONE.COM	Jun 28 2022 03:48:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
15480766	+ Email/Text: bankruptcy@jdbyrider.com	Jun 27 2022 23:49:00	Car Now Acceptance C, Attn: Bankruptcy, 12802 Hamilton Crossing Blvd, Carmel, IN 46032-5424
15480767	^ MEBN	Jun 27 2022 23:44:34	Cbe Group, Attn: Bankruptcy, Po Box 900, Waterloo, IA 50704-0900
15480768	^ MEBN	Jun 27 2022 23:44:33	Chimef/str, Attn: Bankruptcy, Po Box 417, San Francisco, CA 94104-0417
15480769	+ Email/Text: bdsupport@creditmanagementcompany.com	Jun 27 2022 23:48:00	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956
15480770	+ EDI: BLUESTEM	Jun 28 2022 03:48:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15480771	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 27 2022 23:49:00	Flagstar Bank, Attn: Bankruptcy, 5151 Corporate Drive, Troy, MI 48098-2639
15480773	+ Email/Text: bankruptcy@marinerfinance.com	Jun 27 2022 23:48:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15484646	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 27 2022 23:48:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
15480774	Email/Text: info@phoenixfinancialsvcs.com	Jun 27 2022 23:48:00	Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis, IN 46236
15481374	+ EDI: RMSC.COM	Jun 28 2022 03:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15480775	+ EDI: RMSC.COM	Jun 28 2022 03:48:00	Synchrony Bank/Select Comfort, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15486456	^ MEBN	Jun 27 2022 23:44:57	UPMC HEALTH SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
15486455	^ MEBN	Jun 27 2022 23:44:55	UPMC PHYSICIAN SERVICES, PO BOX 1123, MINNEAPOLIS, MN 55440-1123
TOTAL: 28			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		Byrider Finance, LLC dba CNAC
cr		FLAGSTAR BANK, FSB
cr	*+	Ally Bank, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
15492635	*+	Credit Management Company, Attn: Bankruptcy, 2121 Noblestown Road, Pittsburgh, PA 15205-3956

District/off: 0315-1

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15492637 \*P++

PHOENIX FINANCIAL SERVICES LLC, PO BOX 361450, INDIANAPOLIS IN 46236-1450, address filed with court:, Phoenix Financial Services, LLC, Attn: Bankruptcy, Po Box 361450, Indianapolis,, IN 46236

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jun 29, 2022

Signature: /s/Gustava Winters

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## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2022 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor FLAGSTAR BANK FSB bnicholas@kmlawgroup.com
Daniel P. Foster	on behalf of Joint Debtor Angela M. Horner dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Daniel P. Foster	on behalf of Debtor Scott T. Penzerro dan@mrdebtbuster.com katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com
Garry Alan Masterson	on behalf of Creditor Byrider Finance LLC dba CNAC pitecf@weltman.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteewdpa.com

TOTAL: 6